

## CLAIMS

What is claimed is:

- 1 1. A method for consolidating transaction data from more than one supplier  
 2 over a network-enabled portal, and paying the suppliers by having payment  
 3 information provided a single time from a user, the method comprising:  
 4 receiving at a consolidation payment service a first transaction data from a  
 5 first supplier located on the network-enabled portal;  
 6 receiving at the consolidation payment service a second transaction data from  
 7 a second supplier located on the network-enabled portal;  
 8 consolidating at the consolidation payment service the first transaction data  
 9 and the second transaction data;  
 10 receiving at the consolidation payment service payment information a single  
 11 time from the user to pay the first supplier and the second supplier; and  
 12 presenting to the user a single transaction history which includes the first  
 13 transaction data and the second transaction data.
- 1 2. The method of claim 1, further comprising:  
 2 accessing a first digital payment right policy associated with a first product,  
 3 purchased from the first supplier, which determines a payment to one of an author,  
 4 a singer, and an owner of the first product.
- 1 3. The method of claim 2, further comprising:  
 2 paying through the consolidation payment service one of the author, the  
 3 singer, and the owner of the product.

1 4. The method of claim 1, further comprising:  
2 authorizing a first transaction with the first supplier and a second transaction  
3 with the second supplier using a transaction device configured to compare a first  
4 biometric data stored in the transaction device to a second biometric data sensed  
5 from a person.

1 5. The method of claim 1, further comprising:  
2 allowing the user to remain anonymous during transactions with one of the  
3 first supplier and the second supplier.

1 6. A computer-implemented method comprising:  
2 consolidating a first transaction and a second transaction in a consolidation  
3 payment service from a first supplier and a second supplier located on a network-  
4 enabled portal; and  
5 receiving at the consolidation payment service payment information a single  
6 time, the consolidation payment service configured to partition a payment to the  
7 first supplier and the second supplier.

1 7. The computer-implemented method of claim 6, further comprising:  
2 using a transaction privacy clearinghouse in the first transaction and the  
3 second transaction which prevents disclosure of an identity of a user to the first  
4 supplier and the second supplier.

1 8. The computer-implemented method of claim 7, further comprising:

2           presenting to a user a single transaction history which includes the first  
3 transaction and the second transaction.

1   9.     The computer-implemented method of claim 6, further comprising:  
2           accessing a first digital payment right associated with a first product associated  
3 with the first transaction which determines a payment to one of an author, a singer,  
4 and an owner of the first product.

1   10.    The computer-implemented method of claim 9, further comprising:  
2           paying one of the author, the singer, and the owner of the product through  
3 the consolidation payment service.

1   11.    The computer-implemented method of claim 6, further comprising:  
2           authorizing a first transaction and a second transaction using a transaction  
3 device configured to compare a first biometric data stored on the transaction device  
4 to a second biometric data sensed from a person.

1   12.    The computer-implemented method of claim 10, further comprising:  
2           partitioning money to the first supplier and the second supplier according to a  
3 first transaction amount associated with the first transaction and a second  
4 transaction amount associated with the second transaction.

1   13.    The computer-implemented method of claim 12, further comprising:  
2           partitioning taxes to the first supplier and the second supplier according to a  
3 first transaction amount associated with the first transaction and a second  
4 transaction amount associated with the second transaction.

1 14. An apparatus comprising:

2 a transaction terminal adapted to receive a transaction device, the transaction  
3 device configured to authorize a transaction by processing biometric information  
4 from a user;

5 the transaction terminal selectively coupled to a processor having stored  
6 therein instructions which when executed by the processor cause the processor to  
7 generate data and to:

8 (a) consolidate in a consolidation payment service a first  
9 transaction data from a first supplier on a network-enabled portal and a second  
10 transaction on the network-enabled portal configured to allow the user to pay for  
11 the first transaction and the second transaction by providing payment information a  
12 single time to the consolidation payment service;

13 (b) use a transaction privacy clearinghouse, coupled to the  
14 consolidation payment service, in the first transaction and the second transaction  
15 which prevents disclosure of an identity of the user to the first supplier and the  
16 second supplier; and

17 (c) present to the user a single transaction history which includes the  
18 first transaction and the second transaction.

1 15. The apparatus of claim 14, further comprising instructions which when  
2 executed by the processor cause the processor to:

3 (d) access a first digital payment right policy associated with the first  
4 product which determines a payment to one of an author, a singer, and an owner of  
5 the product.

1 16. The apparatus of claim 13, further comprising instructions which when  
2 executed by the processor cause the processor to:

3 (e) pay one of the author, the singer, and the owner of the product  
4 through the consolidation payment service.

1 17. The apparatus of claim 13, further comprising:

2 (f) collect and pay taxes through the consolidation payment service.

1 18. A machine readable storage media containing executable program  
2 instructions which when executed cause a digital processing system to perform a  
3 method comprising:

4 consolidating in a consolidation payment service a first transaction data and a  
5 second transaction data;

6 receiving at the consolidation payment service payment information a single  
7 time from a user to pay for the first transaction and the second transaction;

8 maintaining the anonymity of a user during a purchase of one of a product  
9 and a service from one of the first supplier and the second supplier; and

10 presenting to the user a single transaction history which includes the first  
11 transaction and the second transaction.

1 19. The machine readable storage media of claim 18, wherein the method further  
2 comprises:

3 accessing a first digital payment right policy associated with the first product  
4 which determines a payment to one of an author, a singer, and an owner of the first  
5 product.

1 20. The machine readable storage media of claim 18, wherein the method further  
2 comprises:

3 paying through the payment consolidation service one of the author, the  
4 singer, and the owner of the product.

1 21. The machine readable storage media of claim 18, wherein the method further  
2 comprises:

3 paying through the payment consolidation service one of the author, the  
4 singer, and the owner of the product.